



STARTERS

DINING DISCOUNT

Enjoy 35% discount on your pre-loaded dining card when you dine at any Darden restaurant!

DARDEN GIFT CARDS

25% discount available for purchase of gift cards; offered annually.

ADOPTION REIMBURSEMENT

Reimbursement benefit that pays up to \$5,000 per adopted child.

TUITION REIMBURSEMENT

Reimbursement of up to \$5,250 per year for courses that lead to a degree or part of a degree-seeking curriculum.

DARDEN DISCOUNT MALL

More than 100,000 discount offers from brands you love for items such as gym memberships, tickets, and hotels, etc. Be sure to check back often, as new discounts are added frequently!

ADVOCACY SERVICES

Advocacy Services provides a helping hand when you need it. Connect to a Health Pro® who can help you:

- Navigate and understand the health care/benefits system.
- Decide the best course of action when you have a question or concern.
- Resolve health care billing and insurance claim disputes.
- Locate doctors, hospitals, and other health care providers.
- Assist with understanding health plan choices.

DARDEN AT YOUR SERVICE (D.A.Y.S.)

A free, confidential benefit to help support you and your family with life's challenges. Your well-being matters. If you need help from a professional with a personal issue, financial questions, legal concern, need a professional referral or simply need to talk about how you're feeling, D.A.Y.S. is available 24/7/365.

DARDEN DIMES

Darden Dimes is an employee emergency assistance fund designed to help Team Members when life gets rough. Funded solely by Team Members across the country, it represents the best of Darden's culture; Team Members helping each other in times of need. Whether help is needed or there is a desire to help, Darden Dimes can make a real difference in the lives of Team Members.

CLASSICS

MEDICAL

Darden offers five Major Medical plans offered by multiple insurance carriers.

DENTAL

Choose from a variety of plans with multiple insurance carriers offered through a Private Health Exchange.

VISION

Choose from a variety of plans with multiple insurance carriers offered through a Private Health Exchange.

HEALTH SAVINGS ACCOUNT (HSA)

Use pre-tax dollars to pay for out-of-pocket health care expenses when you are enrolled in a high deductible plan. HSA provides a triple tax advantage!

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Use pre-tax dollars to pay for eligible medical, dental, and vision expenses. Money saved in the FSA must be used in the calendar year or the dollars will be forfeited.

DAY CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

Use pre-tax dollars to pay for out-of-pocket child and elder care expenses (not health expenses).

SHORT-TERM DISABILITY (STD)

STD coverage will pay up to 100% of your regular pay for a defined period, depending on length of service (including maternity leave).

LONG-TERM DISABILITY (LTD)

If enrolled, you will generally receive up to 66.67% of your eligible pay after you've been disabled over 90 days.

LIFE INSURANCE

Upon hire you are automatically enrolled in life insurance coverage at 1x your annual wages. Optional supplemental life insurance is also available from 1x-5x pay.

SPOUSE/DOMESTIC PARTNER LIFE

Provides up to \$150,000 in coverage for eligible spouse/domestic partner. Spouse/domestic partner amounts are limited to 100% of Team Member coverage amount.

CHILD LIFE

Provides life insurance for your child, up to age 23: \$10,000 or \$20,000.

1ST DAY CHOICE MEDICAL

Pays fixed cash benefits for covered medical services, such as doctor visits, hospital stays or prescriptions. *Does not meet ACA mandate for Major Medical insurance.

ACCIDENT INSURANCE

Pays cash in cases of accident injuries such as serious lacerations, burns, sprains, dislocations, and more.

TELADOC PLUS

Teladoc, Behavioral Health Visits, Vision Benefits, Diagnostic and Diabetic Testing Supplies discounts, as well as discounted Prescriptions bundled together in one convenient benefit.

CRITICAL ILLNESS INSURANCE

Pays a lump sum if you suffer a heart attack, stroke, cancer, and other critical illnesses.

HOSPITAL INDEMNITY

Provides cash benefits associated with a covered hospital stay due to covered sickness including pregnancy or accident.

GROUP LEGAL

Prepaid legal service covers a variety of issues including real estate transactions, will and trust preparation, divorce, bankruptcy, etc.

HOME/AUTO INSURANCE

Discounted insurance for Home and Auto. *Subject to availability. Not available in all states.

IDENTITY THEFT PROTECTION

Safeguard your identity with credit monitoring of all three credit bureaus, social media networks, public records, fraud resolution, expense reimbursement, VPN services, etc.

PET INSURANCE

Health insurance for pets.

AYCO SURVIVOR SUPPORT

Financial counseling service is a Darden-provided benefit designed to help you navigate the complex financial issues following the loss of a loved one.

FAST FLUENCY WITH CELL-ED

By spending just three minutes a day on the Cell-Ed app, learn to speak and write in English in months.

FEDERAL AND STATE INSURANCE MARKETPLACE

Your state's health insurance marketplace offers multiple individual insurance choices from different insurance carriers. **Stride** helps you navigate your individual insurance coverage options to find the right plan for your budget. If you are eligible for Darden Major Medical coverage, you may not be eligible for a government subsidy. <https://stride.link/darden>

EXTRAS

DARDEN SAVINGS PLAN 401(k)

Upon hire and at least 18 years of age, you can contribute up to 75% of your pay on a before-tax, after-tax, or Roth basis.

DARDEN SAVINGS PLAN 401(k) COMPANY MATCH

Darden will match up to 6% of your contributions after one year of service and 1,000 hours worked. Must be at least age 18. The plan has a six-year vesting schedule.

EMPLOYEE STOCK PURCHASE PLAN (ESPP)

Take advantage of a 15% discount purchase of Darden (DRI) stock after one year of service with 20 hours per week or more worked. You can elect to deduct up to \$5,000 per quarter toward the purchase of Darden stock.

TO SHARE

HELP US REACH YOU

Update your mailing address, email address, and phone number on KrowD > My Total Rewards from the Quick Actions section at the top left of the page.

MORE INFORMATION

A complete list of benefits and plan details including costs can be found online at KrowD > My Total Rewards.

QUESTIONS?

Still have questions about the "menu"? We are here to help at 888-374-3343.